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Appl. No. : 09/653,595
Confirmation No. : 4590
Applicant : Ruth Marie Tritz, et al.
Filed : August 31, 2000
Title : METHOD AND APPARATUS
FOR EVALUATING A
FINANCIAL ACCOUNT
APPLICANT
TC/A.U. : 3624
Examiner : Narayanswamy Subramanian
Docket No. : 025213-9023-01
Customer No. : 023409
Mail Stop Appeal Brief-Patents
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

I, Julie A. Haut, hereby certify that this correspondence is being deposited with the U.S. Postal Service as first class mail in an envelope addressed to Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the date of my signature.

Julie A. Haut

Signature

7/31/06

Date of Signature

REPLY BRIEF

Sir:

This Reply Brief is submitted in response to the Examiner's Answer mailed May 31, 2006. Applicants respectfully request the Examiner to consider the following remarks in response to the Examiner's Answer.